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IN THE CLAIMS

Please amend the claims as follows.

1        Claims 1-30 (Previously canceled).

1        Claims 31-37 (Previously canceled).

1        Claims 38-72 (Previously canceled).

1        73.    (Withdrawn) A method for executing a financial transaction,  
2 comprising:  
3        in a first part of the transaction, a third-party financial management system  
4 executing a debit transaction with a first financial institution;  
5        the third-party system holding the funds from the debit transaction in an  
6 intermediate account owned by the third-party system at a third financial institution;  
7 and  
8        in a second part of the transaction, the third-party system executing a credit  
9 transaction with a second financial institution to deposit the funds in an account at the  
10 second financial institution.

1        74.    (Withdrawn) The method of claim 73, wherein the first account and the  
2 second account are commonly owned.

1        75.    (Withdrawn) The method of claim 73, wherein the financial transaction  
2 comprises:  
3        opening a new account at the second financial institutions; and  
4        funding the new account with the funds from the debit transaction.

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1           76. (Previously presented) A method for executing a funds transfer in  
2 response to a user input, the method comprising:  
3           in a first transaction, a third-party financial management system executing a  
4 debit transaction with a first financial institution, comprising withdrawing funds from a  
5 first account owned by the user at the first financial institution;  
6           the third-party system holding the funds from the debit transaction in an  
7 intermediate account owned by the third-party system; and  
8           in a second transaction, the third-party system executing a credit transaction  
9 with a second financial institution, comprising depositing the funds in a second account  
10 owned by the user at the second financial institution.

1           77. (Withdrawn) A method for executing a funds transfer in response to a  
2 user input, the method comprising:  
3           in a first transaction, a third-party financial management system executing a  
4 debit transaction with a first financial institution, comprising withdrawing funds from a  
5 first account owned by the user at the first financial institution;  
6           the third-party system holding the funds from the debit transaction in an  
7 intermediate account owned by the third-party system; and  
8           in a second transaction, the third-party system executing a credit transaction  
9 with a second financial institution, comprising depositing the funds in a second account  
10 at the second financial institution, wherein the second account is owned by someone  
11 other than the user.

1           78. (Withdrawn) A method for executing financial transactions, the method  
2 comprising:  
3           a financial management system maintaining customer information for a  
4 plurality of customers, the customer information for each of the plurality of customers  
5 comprising,  
6           customer identification information; and

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7 account identification information for each of a plurality of customer  
8 accounts at each of the plurality of financial institutions;  
9 a customer communicating with the financial management system to initiate a  
10 financial transaction involving at least two different financial institutions of the  
11 plurality of financial institutions; and  
12 the financial management system executing the financial transaction,  
13 comprising,  
14 in a first part of the financial transaction, a third-party financial  
15 management system executing a debit transaction with a first financial institution;  
16 the third-party system holding the funds from the debit transaction in an  
17 intermediate account owned by the third-party system at a third financial institution;  
18 and  
19 in a second part of the financial transaction, the third-party system  
20 executing a credit transaction with a second financial institution to deposit the funds in  
21 an account at the second financial institution.

1 79. (Withdrawn) The method of claim 78, further comprising the financial  
2 management system updating the customer information after executing the financial  
3 transaction.

1 80. (Withdrawn) The method of claim 78, further comprising the financial  
2 management system maintaining financial institution information for each of a  
3 plurality of financial institutions, the financial institution information for each of the  
4 plurality of financial institutions comprising:  
5 financial institution identification information;  
6 American Banking Association information;  
7 routing information;  
8 account offering information;  
9 personal access number (PAN); and

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10 account interest rate information.

1 81. (Withdrawn) The method of claim 80, wherein the customer  
2 information for each of the plurality of customers further comprises active accounts  
3 and account balances, and wherein the method further comprises:  
4 the financial management system analyzing active accounts for a customer,  
5 comprising determining whether there is a more favorable allocation of at least one of  
6 assets and debts for the customer;  
7 the financial management system making a recommendation to the customer  
8 based on the analysis; and  
9 receiving an instruction from the user to automatically execute the  
10 recommendation.

1 82. (Withdrawn) The method of claim 81, wherein the customer  
2 information for each of the plurality of customers further comprises customer  
3 preferences, the customer preferences comprising:  
4 requirements for one or more of the plurality of customer accounts at each of  
5 the plurality of financial institutions, comprising a minimum balance and a maximum  
6 balance, and a maximum number of transactions per time period;  
7 a manner in which accounts should be analyzed by the financial management  
8 system; and  
9 types of recommendations the customer prefers to receive from the financial  
10 management system.

1 83. (Withdrawn) The method of claim 81, further comprising the financial  
2 management system:  
3 automatically determining one or more transactions to be executed in order to  
4 comply with the customer preferences; and  
5 automatically executing the one or more transactions.

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1           84. (Previously presented) A financial management system, comprising,  
2           at least one interface coupling the financial management system with a plurality  
3           of financial institutions; and  
4           at least one user interface for receiving user input to initiate financial  
5           transactions, wherein in response to user input, the financial management system is  
6           configured to,  
7           communicate with a first one of the plurality of financial institutions to  
8           execute a debit transaction, comprising withdrawing funds from a first account owned  
9           by the user at the first financial institution;  
10           hold the funds from the debit transaction in an intermediate account  
11           owned by the financial management system; and  
12           communicate with a second one of the plurality of financial institutions  
13           to execute a credit transaction comprising depositing the funds in a second account  
14           owned by the user at the second financial institution.

1           85. (Previously presented) The system of claim 84, wherein the at least one  
2           interface is coupled to at least one of a group selected from:  
3           at least one of the plurality of financial institutions directly;  
4           a payment processor that is coupled to at least one of the plurality of financial  
5           institutions directly; and  
6           at least one payment network.

1           86. (Previously presented) The system of claim 85, wherein the at least one  
2           payment network comprises:  
3           one payment network with which the financial management system  
4           communicates to execute a debit portion of the financial transaction; and  
5           another payment network with which the financial management system  
6           communicates to execute a credit portion of the financial transaction.

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1           87. (Withdrawn) A computer-readable medium storing instructions which,  
2   when executed by a processor, cause a system to perform a method for executing a  
3   financial transaction, the method comprising:  
4           in a first part of the transaction, a third-party financial management system  
5   executing a debit transaction with a first financial institution;  
6           the third-party system holding the funds from the debit transaction in an  
7   intermediate account owned by the third-party system at a third financial institution;  
8   and  
9           in a second part of the transaction, the third-party system executing a credit  
10   transaction with a second financial institution to deposit the funds in an account at the  
11   second financial institution.

1           88. (Withdrawn) The computer-readable medium of claim 87, wherein the  
2   first account and the second account are commonly owned.

1           89. (Withdrawn) The computer-readable medium of claim 87, wherein the  
2   financial transaction comprises:  
3           opening a new account at the second financial institutions; and  
4   funding the new account with the funds from the debit transaction.